

OCT 09 2007

PATENT

Attorney Docket: D3398-00076

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/051,965

Confirmation No.: 1722

In re application of: Scott Aguais, et al.

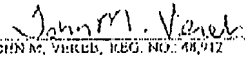
Filed: January 17, 2002

Technology Center/Art Unit: 3692

Examiner: Graham, Clement B.

Docket No.: D3398-00033CIP

Customer No.: 08933

Title: SYSTEM AND METHODS FOR
VALUING AND MANAGING THE RISK
OF CREDIT INSTRUMENT PORTFOLIOSI CERTIFY THAT THIS CORRESPONDENCE IS BEING FACSIMILE
TRANSMITTED TO THE UNITED STATES PATENT AND
TRADEMARK OFFICE, ON SEPTEMBER 9, 2007
JOHN M. VERBE, REG. NO. 48,912
(212) 692-1042Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450AMENDMENT AFTER FINAL REJECTION UNDER 37 C.F.R. § 1.116

Sir:

Responsive to the Final Office Action dated April 9, 2007 and subsequently received
Advisory Action notice dated August 15, 2007, please amend the above-identified application as
follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2
of this paper.

Remarks/Arguments begin on page 8 of this paper.